## **GRAND BANK FOR SAVINGS FSB**

GRAND BANK FOR	T JAVIII OJ I JD				
				Number of Insured	
	CPP Disbursement Date		Ce	rt	Depository Institutions
	09/25/20	009	318	64	1
	03/23/20	003	310	04	-
Selected balance and off-balance sheet items	2011		20	12	%chg from prev
Selected balance and on-balance sheet items	\$ million	ns	\$ mil	lions	Joeng Hom prev
Assets		\$126		\$115	-8.6%
Loans		\$90		\$84	-6.4%
Construction & development		\$15		\$10	-36.0%
Closed-end 1-4 family residential		\$68		\$70	2.6%
Home equity		\$1		\$0	-16.2%
Credit card Credit card		\$0		\$0	
Other consumer		\$1		\$1	-18.6%
Commercial & Industrial		\$0		\$0	-100.0%
Commercial real estate		\$0		\$1	121.8%
H		- cal		^4	54.20/
Unused commitments  Security in the principal security in the principa		\$1		\$1	-54.3%
Securitization outstanding principal		\$0		\$0	
Mortgage-backed securities (GSE and private issue)		\$0		\$0	
Asset-backed securities Other cognities	\$0		\$0		
Other securities  Cash & balances due	\$0 \$28			\$0 \$24	-14.1%
Cash & balances due		\$28		\$24	-14.1%
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)		\$0		\$13	
Open-end HELOC originated for sale (quarter)		\$0		\$0	
Closed-end mortgage originations sold (quarter)		\$0		\$12	
Open-end HELOC originations sold (quarter)		\$0		\$0	
The second secon		, , ,			
Liabilities	\$114		\$103		-10.0%
Deposits	\$114		\$102		-10.2%
Total other borrowings	\$0		\$0		
FHLB advances		\$0		\$0	
E. S.					
Equity Capital at quarter and		¢12		Ć12	4.00/
Equity capital at quarter end  Stock cales and transactions with parent holding company (cumulative through calendar year)	\$12				4.9%
Stock sales and transactions with parent holding company (cumulative through calendar year)	<u> </u>	\$0		\$0	NA NA
Performance Ratios					
Tier 1 leverage ratio	9.5%		10.9%		-
Tier 1 risk based capital ratio	18.0%		21.3%		
Total risk based capital ratio	19.2%		22.5%		
Return on equity <sup>1</sup>	-7.2%		-2.2%		
Return on assets <sup>1</sup>	-0.7%		-0.2%		-
Net interest margin <sup>1</sup>	5.1%		5.4%		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	17.1%		15.7%		
Loss provision to net charge-offs (qtr)		749.1%		91.4%	
Net charge-offs to average loans and leases <sup>1</sup>		0.2%		0.8%	
<sup>1</sup> Quarterly, annualized.					
Quarterly, annualized.					
	Noncurrent		Gross Cha		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Asset Quality (% of Total Loan Type)  Construction & development	<b>2011</b> 10.3%	<b>2012</b> 26.7%	<b>2011</b> 0.3%	<b>2012</b> 0.2%	
Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 family residential	2011 10.3% 5.0%	2012 26.7% 5.0%	2011 0.3% 0.0%	2012 0.2% 0.2%	
Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 family residential  Home equity	2011 10.3% 5.0% 0.0%	2012 26.7% 5.0% 0.0%	2011 0.3% 0.0% 0.0%	0.2% 0.2% 0.2% 0.0%	-
Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card	2011 10.3% 5.0% 0.0%	2012 26.7% 5.0% 0.0%	0.3% 0.0% 0.0% 0.0%	0.2% 0.2% 0.0% 0.0%	  
Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer	2011 10.3% 5.0% 0.0% 0.0% 0.0%	2012 26.7% 5.0% 0.0% 0.0%	0.3% 0.0% 0.0% 0.0% -0.3%	0.2% 0.2% 0.0% 0.0% 0.0%	
Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card	2011 10.3% 5.0% 0.0%	2012 26.7% 5.0% 0.0%	0.3% 0.0% 0.0% 0.0%	0.2% 0.2% 0.0% 0.0%	